



## Storm Related Damage FAQs

**Q. Does homeowners insurance cover water seepage?**

A. No. Damage resulting from surface or sub-surface water seeping or leaking into your home or basement through the floor, a wall or foundation is excluded under most homeowners insurance policies.

**Q. My neighbor's tree fell on my property during a storm. Will my homeowners insurance policy cover the damage?**

A. Your neighbor is only responsible for damages on your property if their negligence caused the damage. If a healthy tree fell because of a natural occurrence such as a storm, you would look to your own insurer for payment of your claim. However, if the tree was dead or diseased and was an obvious hazard that your neighbor failed to address, your insurer may seek coverage from your neighbor's insurance policy.

**Q. Is my home covered if I leave it during an anticipated hurricane?**

A. Your homeowners insurance policy applies whether you stay or evacuate your home. It is important to follow any evacuation orders issued by officials. Your home and belongings can be replaced. Your safety and the safety of your family should always come first. Know in advance the location of your most important papers and documents, such as insurance policies and any supplies (including medications) you will need so you can take them with you in an emergency.

**Q. If my home suffered damage during a storm and I make temporary repairs, will I be reimbursed?**

A. Your homeowners insurance policy requires you to mitigate damages. This means you must take reasonable measures to prevent further damage to your home and belongings. For instance, have tarps installed on a damaged roof, board up broken windows and dry your contents if possible. Do not wait until a claim adjuster arrives to make those temporary repairs. Do not endanger yourself when making temporary repairs. Always take videos or photos of damages before, during and after temporary repairs and keep receipts for your incurred costs. If the damage was caused by a covered cause of loss, your policy will reimburse any expenses you incurred for reasonable and necessary repairs that protects against more damage. Generally, any payment will be subject to the applicable deductible. Talk with your insurer if you have questions about how your claim will be paid.

**Q. Does my homeowners insurance policy cover mold?**

A. Most homeowners insurance policies exclude coverage for mold damage. If the mold is the direct result of a covered peril, it may be covered subject to the terms of your policy.

**Q. When does my homeowners policy cover mold removal?**

A. You should review your policy with your insurance producer or insurer. Mold remediation may be covered when the cause of the mold is a covered peril, such as water damage from a sudden, accidental occurrence, such as a burst pipe. Talk with your insurer about the mitigation steps you should take. Always take video or photographs of damages before, during and after mitigation efforts and keep copies of your receipts documenting mitigation expenses.

**Q. Is there a limit on how much my policy will pay for mold removal?**

A. Yes, often there is a limit. Refer to your policy to determine what that limit may be or speak with your insurance producer or your insurer for further information on what limits your policy may contain.

**Q. What is the average cost of mold removal?**

A. Mold damage may cost thousands of dollars to remediate. This is why it is so important that a homeowner take immediate steps to minimize the growth of mold. Your policy may not cover the full cost of mold remediation.

**Q. I just filed a claim for some water damage that was caused by my hot water heater leaking. During the claim inspection, the adjuster discovered there was pre-existing mold on the walls and they are not going to pay to have it removed. May they do that?**

A. Yes. Mold that pre-exists a covered peril is not covered. Your policy describes what is and is not covered. If you are not satisfied with your insurer's explanation of a claim denial, you can file a complaint on the Maryland Insurance Administration's website: [www.insurance.maryland.gov](http://www.insurance.maryland.gov).

**Q. I had mold accumulate from a recent flood. Will my homeowners insurance policy cover the mold remediation?**

A. A standard homeowners insurance policy almost never covers flood damage. If you have a separate flood insurance policy, coverage may extend to mold if the damage results from a qualifying flood loss.

**Q. I just experienced a sewage backup in my basement as a result of a sewer line overflow from the public sewer lines. Will my homeowners insurance policy cover my damages?**

A. If you have purchased a water/sewer back-up endorsement as part of your homeowners insurance policy, your insurer will cover the loss, up to the applicable policy limits. Check with your insurance producer or insurer to determine if you have purchased this coverage and what your limits and deductible are.

**Q. The pipe outside in my front yard appears to have collapsed and water is spilling into my yard. Will my homeowners insurance policy cover the cost of repairs?**

A. Most losses of this type are not covered. If you purchased a water/sewer back-up endorsement and had damage resulting from a back-up, some insurance policies may provide coverage for the cost of tearing out the damaged pipe. If you are not satisfied with your insurer's explanation of a claim denial, you can file a complaint on the Maryland Insurance Administration's website: [www.insurance.maryland.gov](http://www.insurance.maryland.gov).

**Q. My car was swept away in a flood. I lost some personal property when this occurred. My automobile insurer is covering the loss of my car but not the items in the car. Will my homeowners insurance policy provide coverage for my personal property?**

A. Homeowners and renters insurance policies provide coverage when personal property is lost or damaged. These policies typically do not require that the personal property actually be in the house or apartment when it was lost or damaged for coverage to apply, so coverage may be available even if the personal property was in a car when the loss or damage occurred.